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November 1, 2006

SUBJECT: FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM

The Federal Employee Dental and Vision Benefits Enhancement Act of 2004 (P.L. 108-496) directed the U.S. Office of Personnel Management (OPM) to make supplemental dental and vision benefits available to Federal employees, annuitants, and their eligible family members. The Program's first open season will be held November 13 through December 11, 2006, concurrent with the open seasons for the Federal Employee Health Benefits (FEHB) Program and the Federal Flexible Spending Account Program.

OPM has signed contracts with ten insurance carriers to provide coverage under the Federal Employees Dental and Vision Insurance Program (FEDVIP). Four dental carriers offer nationwide coverage: Aetna Life Insurance Company; Government Employees Hospital Association, Inc. (GEHA); MetLife, Inc.; and United Concordia Companies, Inc. Three dental plans offer regional coverage: Group Health, Inc. (GHI) – in New York and parts of New Jersey, Pennsylvania, and Connecticut; CompBenefits – in 21 states (including Tennessee, Kentucky, and Ohio); and Triple-S, Inc. – only in Puerto Rico. Three carriers will offer vision plans with nationwide coverage: Blue Cross Blue Shield; Spectera, Inc.; and Vision Service Plan (VSP).

Some carriers offering FEDVIP plans also offer FEHB plans. Keep in mind that FEDVIP and FEHB plans are completely separate. Individuals who are enrolled in one of these carrier's FEHB plans do not have to choose the same carrier's FEDVIP plan, and vice versa. If a FEDVIP enrollee's FEHB plan provides any benefits for dental and vision services, the FEHB plan will be the first to pay benefits (primary plan). FEDVIP plans are responsible for coordinating benefits with the primary plan.

Enrollment

Federal employees may enroll in FEDVIP if they are eligible to enroll in FEHB. FEDVIP follows FEHB rules for family member eligibility. There is no requirement that employees be enrolled in FEHB before enrolling in FEDVIP. The FEDVIP website at www.opm.gov/insure/dentalvision/ provides information about the Program.

There are three ways for eligible employees to enroll or change an enrollment in a dental and/or vision plan in FEDVIP:

1. The primary enrollment method utilizes a secure website at <http://www.benefeds.conl/>. Although the site is not active at this time, it will be used beginning this open season. The site will contain links to plan websites and to OPM's FEDVIP website. It will also contain an online tutorial and an extensive online help and "Frequently Asked Questions" section (easily navigated by keyword search, index, and table of contents) to assist with the enrollment process.

2. Alternatively, eligible employees can call toll-free 1-877-888-FEDS (1-877-888-3337), TTY 1-877-889-5680, to have a BENEFEDS customer service representative enroll them over the telephone.
3. In the very rare circumstance that an eligible employee doesn't have access to a computer AND doesn't have access to a telephone during the BENEFEDS hours of operation, he/she can mail a paper enrollment form the BENEFEDS for processing. Use of the paper enrollment form will be extremely limited, and its distribution will be managed by OPM. If an individual meets these requirements, they should contact their Human Resources Specialist for more information.

Employees cannot enroll in a FEDVP plan using the Health Benefits Election Form (SF 2809) or through the Employee Self Service (ESS) website.

Eligible individuals can enroll during the annual open season (November 13 through December 11, 2006), within 60 days after first becoming eligible, or within 60 days after a Qualifying Life Event (QLE) that allows enrollment. The BENEFEDS website will "turn on" all enrollment functions by 5 a.m. Eastern Time on November 13 and "turn off" open season enrollment functions at midnight Eastern Time on December 11. We cannot extend the open season.

Like FEHB, re-enrollment is automatic each year unless an employee chooses to make a change during open season or terminates his/her participation in FEDVP. Enrollees can cancel their enrollment only during the annual open season unless enrollment was changed in anticipation of a permitted QLE and that event does not occur. An eligible family member's coverage also ends upon the effective date of the cancellation.

Within FEDVP, dental insurance plans and vision insurance plans operate completely independently of one another. That means that eligible employees can enroll for dental insurance only, vision insurance only, or both. If enrolled in both, individuals can choose different enrollment types for each. Enrollment under a FEDVIP dental plan and a separate FEDVP vision plan at the same time is not considered dual enrollment. Dual enrollment occurs when an individual is covered under more than one FEDVP dental enrollment or more than one FEDVP vision enrollment. Dual enrollment is prohibited unless it would cause a covered person to lose coverage.

Enrollment Process

Enrolling is easy, and it involves two parts. First, an enrollee must create a BENEFEDS.com account, by providing demographic and employment information. When this one-time step is complete, employees can compare plans and enroll. Employees who want to enroll in both a dental and a vision plan must complete this process for each plan. Once you successfully create a BENEFEDS.com account, you can come back at any time during Open Season to complete enrollment in a dental and/or vision plan, or to change plans without having to re-enter demographic and employment information.

The telephone enrollment process is very similar. Enrollees will be issued a username which they will use in subsequent calls or online transactions with BENEFEDS.

Types of Enrollment

There are three types of enrollment available under FEDVIP:

- Self Only. A Self Only enrollment covers only the enrolled employee. An eligible individual may enroll in Self Only even though he/she has a family, but the family members are not covered.
- Self Plus One. A Self Plus One enrollment covers the enrolled employee or annuitant plus one eligible family member. The enrollee must specify during the enrollment process which one eligible family member he/she wishes to cover under a Self Plus One enrollment.
- Self and Family. A Self and Family enrollment covers the enrolled employee and all eligible family members.

Effective Dates of Coverage

The effective date of FEDVIP Open Season enrollments for this open season is December 31, 2006. Enrollees and covered dependents are considered eligible for services on or after the effective date of coverage.

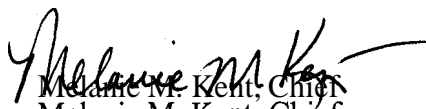
Premiums

Premiums will be deducted from enrollees' pay when possible. Deductions from pay will be on a pre-tax basis. Although FEDVIP coverage will be effective December 31, 2006, premium deductions will not begin until the pay period beginning January 7, 2007.

Key Program-wide Features

There is no exclusion for pre-existing conditions for FEDVIP plans. Waiting periods are allowed only for orthodontic services. If a plan has a waiting period, the person receiving the services must be enrolled in the **same plan** for the entire duration of the waiting period. Waiting periods satisfied under FEHB plans or other supplemental dental plans cannot be applied toward FEDVIP plans.

If you have questions or need additional information, please contact Sherry Stotelmyer at (865) 576-0669 or Catherine Clifton at (865) 576-0680.



Melanie M. Kent, Chief

Federal Human Resources Branch